

**Information to identify the case:**

Debtor 1	<u>Dana Wittman</u>	Social Security number or ITIN	<b>xxx-xx-1198</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>12-23634-CMB</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Dana Wittman

12/13/17

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Dana Wittman  
DebtorCase No. 12-23634-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: aala  
Form ID: 3180WPage 1 of 2  
Total Noticed: 37

Date Rcvd: Dec 13, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2017.

db  
13432156 +Dana Wittman, 630 Grimes Street, Sewickley, PA 15143-1472  
13426787 +AES/PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147  
13610936 American Educational Services, P.O. Box 2461, Harrisburg, PA 17105-2461  
13491880 +Bank of America, N.A., c/of KML Law Group P.C., 701 Market Street, Suite 5000,  
13426794 Philadelphia, PA 19106-1541  
Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933  
+COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157  
(address filed with court: Columbia Gas of Pennsylvania, 200 Civic Center Drive, 11th Floor,  
Columbus OH 43215)  
13426796 +Edgeworth Water Authority, 313 Beaver Rd, Sewickley, PA 15143-1001  
13426797 +Equitable Ascent Financial, 1120 W. Lake Cook Road, Suite A-403,  
Buffalo Grove, IL 60089-1970  
13678516 +Everbank, 301 West Bay Street, Jacksonville, FL 32202-5180  
14306662 Wilmington Savings Fund Society, FSB,, PO Box 52708, Irvine, CA 92619-2708

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 14 2017 02:00:55 Pennsylvania Dept. of Revenue,  
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
Harrisburg, PA 17128-0946

cr E-mail/Text: bankruptcy.bnc@ditech.com Dec 14 2017 02:00:07 GREEN TREE SERVICING LLC,  
PO BOX 0049, PALATINE, IL 60055-0049  
cr EDI: AIS.COM Dec 14 2017 01:53:00 Midland Funding LLC by American InfoSource LP as a,  
PO Box 4457, Houston, TX 77210-4457  
13426786 +E-mail/Text: girddb@aessuccess.org Dec 14 2017 02:00:12 American Educational Services,  
1200 N. 7th Street, Harrisburg, PA 17102-1419  
13426788 +EDI: AMEREXPR.COM Dec 14 2017 01:53:00 American Express, P.O. Box 981537,  
El Paso, TX 79998-1537  
13477721 +EDI: ACCE.COM Dec 14 2017 01:53:00 Asset Acceptance LLC, Po Box 2036,  
Warren MI 48090-2036  
13426789 +EDI: ACCE.COM Dec 14 2017 01:53:00 Asset Acceptance, LLC, P.O. Box 1630,  
Warren, MI 48090-1630  
13426790 +EDI: BANKAMER.COM Dec 14 2017 01:53:00 Bank Of America, N.A., 450 American Street, #SV416,  
Simi Valley, CA 93065-6285  
14726215 EDI: BANKAMER.COM Dec 14 2017 01:53:00 Bank of America, N.A., PO Box 31785,  
Tampa, FL 33631-3785  
13478156 +EDI: BANKAMER.COM Dec 14 2017 01:53:00 Bank of America, N.A., Bankruptcy Department,  
Mail Stop TX2-982-03-03, 7105 Corporate Drive, Plano, TX 75024-4100  
13426791 EDI: CITICORP.COM Dec 14 2017 01:53:00 Citibank (South Dakota), N.A., 701 E. 60th St. N,  
Sioux Falls, SD 57104-0493  
13426792 +EDI: CITICORP.COM Dec 14 2017 01:53:00 Citicards CBNA, 701 E. 60th Street North,  
Sioux Falls, SD 57104-0432  
13426793 +E-mail/Text: cduncan@clarionfcu.org Dec 14 2017 02:00:14 Clarion Federal Credit Union,  
1062 E. Wood Street, Clarion, PA 16214-1706  
13436002 +EDI: TSYS2.COM Dec 14 2017 01:53:00 Department Stores National Bank/Macy's,  
Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053  
13426795 +E-mail/Text: kburkley@bernsteinlaw.com Dec 14 2017 02:01:49 Duquesne Light Co.,  
Payment Processing Center, Pittsburgh, PA 15267-0001  
13476586 +E-mail/Text: kburkley@bernsteinlaw.com Dec 14 2017 02:01:49 Duquesne Light Company,  
c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200 Gulf Tower,  
Pittsburgh, PA 15219-1908  
13507487 EDI: ECMC.COM Dec 14 2017 01:53:00 ECMC, PO Box 16408, St. Paul, MN 55116-0408  
13426798 +EDI: RMSC.COM Dec 14 2017 01:53:00 GE Money Bank / Lowes, P.O. Box 965005,  
Orlando, FL 32896-5005  
13859998 +E-mail/Text: bankruptcy.bnc@ditech.com Dec 14 2017 02:00:07 Green Tree Servicing LLC,  
PO BOX 0049, Palatine, IL 60055-0049, Telephone 60055-0049  
13437735 +E-mail/Text: bankruptcy@huntington.com Dec 14 2017 02:01:01 Huntington National Bank,  
P O Box 89424, Cleveland OH 44101-6424  
13426799 +E-mail/Text: bankruptcy@huntington.com Dec 14 2017 02:01:01 Huntington National Bank,  
P.O. Box 1558, Columbus, OH 43216-1558  
13508081 EDI: RESURGENT.COM Dec 14 2017 01:53:00 LVNV Funding, LLC its successors and assigns as,  
assignee of OSI, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
13426800 +EDI: TSYS2.COM Dec 14 2017 01:53:00 Macy's, P.O. Box 8218, Mason, OH 45040-8218  
13537290 EDI: AIS.COM Dec 14 2017 01:53:00 Midland Funding LLC, by American InfoSource LP as agent,  
PO Box 4457, Houston, TX 77210-4457  
13426801 +EDI: NHCLLC.COM Dec 14 2017 01:53:00 National Hospital Collections, P.O. Box 699,  
Morgantown, WV 26507-0699  
13439917 EDI: RECOVERYCORP.COM Dec 14 2017 01:53:00 Portfolio Investments II LLC,  
c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
13426802 +EDI: NAVIENTFKAMSERV.COM Dec 14 2017 01:53:00 Sallie Mae, 11100 USA Parkway,  
Fishers, IN 46037-9203

TOTAL: 27

District/off: 0315-2

User: aala  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 37

Date Rcvd: Dec 13, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Bank of America, N.A.  
cr Bank of America, N.A., et al...  
cr DITECH FINANCIAL LLC, Et al  
cr Duquesne Light Company  
cr Everbank, McCabe, Weisberg & Conway, P.C.  
cr MTGLQ Investors, LP  
cr WILMINGTON SAVINGS FUND SOCIETY, FSB  
cr Wilmington Savings Fund Society, FSB,  
cr\* ECMC, P.O. Box 16408, St. Paul, MN 55116-0408

TOTALS: 8, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 15, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Bank of America, N.A., et al...  
agornall@goldbecklaw.com, bkgroup@goldbecklaw.com; bkgroup@kmlawgroup.com  
Ann E. Swartz on behalf of Creditor Everbank ecfmail@mwc-law.com  
Celine P. DerKrikorian on behalf of Creditor Everbank ecfmail@mwc-law.com  
Gary William Short on behalf of Debtor Dana Wittman garyshortlegal@gmail.com,  
gwshort@verizon.net  
Gregory Javardian on behalf of Creditor Bank of America, N.A. greg@javardianlaw.com,  
mary@javardianlaw.com; tami@javardianlaw.com  
James Warmbrodt on behalf of Creditor Bank of America, N.A. bkgroup@kmlawgroup.com  
Jill Manuel-Coughlin on behalf of Creditor Bank of America, N.A. jill@pkallc.com,  
chris.amann@pkallc.com; nick.bracey@pkallc.com; samantha.gonzalez@pkallc.com; harry.reese@pkallc.com  
Joseph P. Schalk on behalf of Creditor DITECH FINANCIAL LLC, Et al jschalk@barley.com,  
sromig@barley.com  
Kevin T. McQuail on behalf of Creditor Everbank ecfmail@mwc-law.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com; acarr@bernsteinlaw.com  
Richard M. Squire on behalf of Creditor Wilmington Savings Fund Society, FSB,  
lcolwell@squirelaw.com, kdiskin@squirelaw.com  
Richard M. Squire on behalf of Creditor MTGLQ Investors, LP lcolwell@squirelaw.com,  
kdiskin@squirelaw.com  
Richard M. Squire on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY, FSB  
lcolwell@squirelaw.com, kdiskin@squirelaw.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 15